



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [FIRST BANCORP](#)

**City/State** [SAN JUAN, PR](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [21,369,962](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
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- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

<a href="#">FIRST BANCORP</a>
<a href="#">1519 PONCE DE LEON AVENUE</a>
<a href="#">SAN JUAN, PR 00908</a>

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	19,621,562			13,128,755			15,172,444			12,455,632			12,259,272																	
Net income (\$000) .....	131,708			23,522			102,273			167,377			201,608																	
Number of BHCs in peer group .....	131			127			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	3.79	2.65	93	4.34	2.84	94	4.10	2.77	94	4.72	3.01	96	4.46	3.08	94															
+ Non-interest income .....	0.64	1.11	27	0.68	1.14	28	0.67	1.21	27	0.71	1.32	23	0.66	1.31	20															
- Overhead expense .....	2.71	2.24	79	2.80	2.63	67	2.82	2.57	70	3.02	2.69	70	2.91	2.71	67															
- Provision for credit losses .....	-0.42	-0.15	9	1.77	0.85	89	1.13	0.51	92	0.32	0.15	87	0.48	0.14	92															
+ Securities gains (losses) .....	0	0.01	26	0.12	0.03	89	0.09	0.02	93	0	0.01	16	0	0	34															
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	10															
= Pretax net operating income (tax equivalent) .....	2.15	1.79	73	0.57	0.64	36	0.91	1.04	37	2.08	1.56	88	1.73	1.57	65															
Net operating income .....	1.34	1.36	53	0.36	0.48	32	0.67	0.81	31	1.34	1.19	67	1.64	1.24	87															
Net income .....	1.34	1.35	53	0.36	0.50	31	0.67	0.82	31	1.34	1.19	67	1.64	1.24	87															
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	4.31	3.14	93	5.37	3.78	94	4.94	3.55	94	5.96	4.41	94	5.60	4.24	94															
Interest expense .....	0.37	0.27	73	0.80	0.66	71	0.64	0.52	69	0.93	1.08	39	0.86	0.86	58															
Net interest income (tax equivalent) .....	3.94	2.85	93	4.57	3.10	95	4.29	3.01	95	5.02	3.33	96	4.74	3.38	93															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.26	0.13	78	0.54	0.28	82	0.43	0.27	78	0.91	0.21	92	1.09	0.22	93															
Earnings coverage of net loan and lease losses (X) .....	10.52	4.52	41	5.59	21.56	32	6.52	22.91	31	3.43	24.40	14	2.62	21.75	15															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	2.85	1.39	94	3.34	1.51	94	3.23	1.58	93	1.62	0.83	92	2.11	0.90	93															
Allowance for loan and lease losses / Total loans and leases .....	2.85	1.37	94	3.33	1.48	94	3.22	1.55	93	1.62	0.81	92	2.10	0.89	93															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	2.17	0.63	95	3.10	0.66	97	2.38	0.71	96	3.32	0.57	99	5.03	0.61	99															
30–89 days past due loans and leases / Total loans and leases .....	0.73	0.27	90	0.97	0.36	91	1.26	0.39	93	1.80	0.43	95	1.54	0.44	94															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-3.93	-1.82	45	7.92	6.94	56	4.48	3.20	58	12.37	14.45	46	15.86	16.62	55															
Net short-term noncore funding dependence .....	-8.17	-8.21	43	0.31	-2.29	51	-0.39	-4.76	65	2.44	3.38	38	4.15	4.66	36															
Net loans and leases / Total assets .....	51.92	59.81	20	64.46	63.21	42	60.88	61.58	40	70.47	63.77	61	71.10	63.98	63															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	10.51	9.11	83	15.23	9.03	99	11.26	9.13	92	16.15	9.76	97	15.37	9.71	98															
Holding company equity capital / Total assets .....	10.32	10.88	42	15.71	11.06	95	12.11	11.16	64	17.67	12.43	93	16.70	12.22	93															
Total equity capital (including minority interest) / Total assets .....	10.32	11.01	40	15.71	11.18	95	12.11	11.29	62	17.67	12.57	93	16.70	12.27	92															
Common equity tier 1 capital / Total risk-weighted assets .....	17.34	12.69	90	21.52	12.01	97	17.31	12.38	91	21.60	12.17	95	20.30	12.12	95															
Net loans and leases / Equity capital (X) .....	5.03	5.51	42	4.10	5.78	15	5.03	5.58	40	3.99	5.21	22	4.26	5.29	27															
Cash dividends / Net income .....	24.05	25.30	48	98.58	60.26	83	45.41	42.30	57	19.82	33.12	29	4.56	27.31	14															
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02				17.36															
<b>Growth Rates</b>																														
Assets .....	51.60	9.29	95	12.44	17.07	36	49.02	16.68	94	3	9.26	29	-0.14	7	11															
Equity capital .....	-0.45	9.31	3	2.87	6.16	41	2.11	6.99	27	8.97	10.49	58	9.40	7.89	69															
Net loans and leases .....	22.12	0.79	90	1.23	13.26	14	28.75	9.07	89	2.09	9.10	23	0.62	7.89	14															
Noncore funding .....	-10.94	-23.76	70	2.51	-2.41	61	6.37	-12.18	71	-8.87	6.59	25	-22.43	10.67	6															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital .....	107.85	103.07	77	107.52	103.11	77	107.41	102.81	76	107.39	103.22	74	107.74	103.10	75															
Cash from ops + noncash items + op expense / Op expense + dividends .....	103.73	130.64	39	96.29	154.33	30	90.34	147.24	14	118.58	190.27	25	172.57	174.91	52															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	344,615	275,255	598,532	575,012	532,498	25.20	33.31
Income from lease financing receivables.....	18,192	15,666	32,515	27,992	21,127	16.12	108.05
Fully taxable income on loans and leases.....	356,837	288,683	624,113	597,413	547,754	23.61	34.65
Tax-exempt income on loans and leases.....	5,970	2,238	6,934	5,591	5,871	166.76	165.45
Estimated tax benefit on income on loans and leases.....	6,073	4,062	9,936	8,011	8,799	49.49	145.10
Income on loans and leases (tax equivalent).....	368,880	294,983	640,983	611,015	562,424	25.05	36.76
Investment interest income (tax equivalent).....	36,335	36,052	67,684	69,124	70,187	0.79	8.94
Interest on balances due from depository institutions.....	782	2,546	3,388	13,353	11,096	-69.29	-66.61
Interest income on other earning assets.....	767	1,086	1,959	2,682	2,728	-29.37	9.89
Total interest income (tax equivalent).....	406,764	334,667	714,014	696,174	646,435	21.54	32.87
Interest on time deposits of \$250K or more .....	5,515	7,032	13,669	12,604	9,128	-21.57	
Interest on time deposits < \$250K.....	11,118	20,845	37,113	42,352	38,386	-46.66	
Interest on foreign office deposits .....	175	500	851	1,042	956	-65.00	-62.85
Interest on other deposits .....	6,316	8,274	16,755	21,784	19,181	-23.66	-27.73
Interest on other borrowings and trading liabilities.....	11,929	13,370	24,272	31,034	31,933	-10.78	-35.19
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	35,053	50,021	92,660	108,816	99,584	-29.92	-33.72
Net interest income (tax equivalent).....	371,711	284,646	621,354	587,358	546,851	30.59	46.78
Non-interest income.....	62,947	44,833	102,290	88,832	81,310	40.40	42.39
Adjusted operating income (tax equivalent) .....	434,658	329,479	723,644	676,190	628,161	31.92	46.13
Overhead expense.....	265,575	183,843	428,540	375,825	356,687	44.46	46.06
Provision for credit losses.....	-41,407	116,380	170,985	40,225	59,253		
Securities gains (losses) .....	0	8,092	13,198	-497	-84	-100.00	
Other tax equivalent adjustments .....	0	0	0	0	-1		-100.00
Pretax net operating income (tax equivalent).....	210,485	37,388	137,355	259,643	212,127	462.97	214.61
Applicable income taxes .....	68,114	3,079	14,050	71,995	-10,970	2112.21	414.18
Tax equivalent adjustments .....	10,663	10,787	21,032	20,271	21,489	-1.15	27.56
Applicable income taxes (tax equivalent).....	78,777	13,866	35,082	92,266	10,519	468.13	264.61
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	131,708	23,522	102,273	167,377	201,608	459.94	190.77
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	131,708	23,522	102,273	167,377	201,608	459.94	190.77
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	131,708	23,522	102,273	167,377	201,608	459.94	190.77
Investment securities income (tax equivalent).....	36,335	36,052	67,684	69,124	70,187	0.79	8.94
US Treasury and agency securities (excluding mortgage-backed securities) .....	5,186	4,131	8,240	10,929	12,293	25.54	36.33
Mortgage-backed securities .....	22,031	21,471	40,564	37,347	36,719	2.61	20.20
All other securities .....	9,118	10,450	18,880	20,848	21,175	-12.74	-18.75
Cash dividends declared.....	31,677	23,189	46,447	33,177	9,193	36.60	
Common .....	30,339	21,851	43,771	30,501	6,517	38.84	
Preferred .....	1,338	1,338	2,676	2,676	2,676	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	4.15	2.92	93	5.10	3.46	94	4.71	3.27	94	5.59	4	95	5.27	3.87	94
Less: Interest expense .....	0.36	0.25	74	0.76	0.61	74	0.61	0.48	73	0.87	0.98	42	0.81	0.79	61
Equals: Net interest income (tax equivalent) .....	3.79	2.65	93	4.34	2.84	94	4.10	2.77	94	4.72	3.01	96	4.46	3.08	94
Plus: Non-interest income .....	0.64	1.11	27	0.68	1.14	28	0.67	1.21	27	0.71	1.32	23	0.66	1.31	20
Equals: adjusted operating income (tax equivalent) .....	4.43	3.82	83	5.02	4.05	89	4.77	4.04	82	5.43	4.41	88	5.12	4.46	84
Less: Overhead expense .....	2.71	2.24	79	2.80	2.63	67	2.82	2.57	70	3.02	2.69	70	2.91	2.71	67
Less: Provision for credit losses .....	-0.42	-0.15	9	1.77	0.85	89	1.13	0.51	92	0.32	0.15	87	0.48	0.14	92
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	27	0.12	0.03	89	0.09	0.02	93	0	0.01	16	0	0	31
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	10
Equals: Pretax net operating income (tax equivalent) .....	2.15	1.79	73	0.57	0.64	36	0.91	1.04	37	2.08	1.56	88	1.73	1.57	65
Less: Applicable income taxes (tax equivalent) .....	0.80	0.41	95	0.21	0.16	62	0.23	0.23	48	0.74	0.36	96	0.09	0.33	5
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.34	1.36	53	0.36	0.48	32	0.67	0.81	31	1.34	1.19	67	1.64	1.24	87
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.34	1.35	53	0.36	0.50	31	0.67	0.82	31	1.34	1.19	67	1.64	1.24	87
Memo: Net income (last four quarters) .....	1.14	1.25	41	0.83	0.81	42	0.67	0.82	31	1.34	1.19	66	1.64	1.24	87
Net income—BHC and noncontrolling (minority) interest .....	1.34	1.37	53	0.36	0.50	29	0.67	0.83	31	1.34	1.20	67	1.64	1.25	87
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	96.17	93.15	84	94.97	91.74	85	95.36	92.32	83	93.85	91.05	80	94.14	91.48	76
Average interest-bearing funds / Average assets .....	61.59	62.32	53	62.87	65.48	40	63.53	64.06	48	62.34	65.57	35	65.32	65.56	49
Interest income (tax equivalent) / Average earning assets .....	4.31	3.14	93	5.37	3.78	94	4.94	3.55	94	5.96	4.41	94	5.60	4.24	94
Interest expense / Average earning assets .....	0.37	0.27	73	0.80	0.66	71	0.64	0.52	69	0.93	1.08	39	0.86	0.86	58
Net interest income (tax equivalent) / Average earning assets .....	3.94	2.85	93	4.57	3.10	95	4.29	3.01	95	5.02	3.33	96	4.74	3.38	93
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	6.32	4.05	94	6.47	4.44	93	6.37	4.27	93	6.80	5.09	92	6.44	4.95	91
Interest-bearing bank balances .....	0.09	0.11	20	0.54	0.50	63	0.26	0.27	51	2.10	2.04	47	1.69	1.64	53
Federal funds sold and reverse repos .....		0.26			0.94			0.68			2.44			2.17	
Trading assets .....		0.42			0.67			0.60			0.99			1.11	
Total earning assets .....	4.20	3.11	93	5.20	3.74	94	4.79	3.51	94	5.78	4.36	93	5.42	4.20	94
Investment securities (tax equivalent) .....	1.30	1.80	14	3.02	2.51	86	2.18	2.25	42	3.43	2.76	90	3.27	2.68	86
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.60	1.28	14	1.67	2.01	37	1.14	1.75	24	2.44	2.32	68	1.94	2.05	45
Mortgage-backed securities .....	1.05	1.56	9	2.43	2.33	57	1.72	2.05	21	2.60	2.61	52	2.71	2.50	76
All other securities .....	9.57	2.91	97	14.61	3.48	95	11.27	3.24	97	14.26	4.06	94	13.94	4.20	93
Interest-bearing deposits .....	0.42	0.24	84	1.02	0.70	80	0.81	0.53	79	1.15	1.10	56	0.98	0.81	72
Time deposits of \$250K or more .....	1.11	0.76	82	1.78	1.67	58	1.57	1.42	62	1.77	1.96	32	1.56	1.44	62
Time deposits < \$250K .....	1.22	0.72	89	1.87	1.58	72	1.72	1.36	80	1.88	1.82	50	1.48	1.29	61
Other domestic deposits .....	0.15	0.17	56	0.41	0.50	42	0.31	0.36	45	0.60	0.93	24	0.54	0.67	41
Foreign deposits .....	0.24	0.12	77	0.59	0.59	60	0.54	0.42	64	0.66	1.19	23	0.59	0.97	37
Federal funds purchased and repos .....	3.21	0.19	98	2.73	0.85	93	2.28	0.62	94	6	1.86	93	5.65	1.51	96
Other borrowed funds and trading liabilities .....	2.20	1.31	82	2.07	1.62	74	2.09	1.50	81	2.09	2.38	31	1.92	2.28	27
All interest-bearing funds .....	0.58	0.40	81	1.21	0.92	78	0.96	0.74	75	1.40	1.49	49	1.24	1.19	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	62,947		44,833		102,290		88,832		81,310						
Fiduciary activities income .....	55		0		0		0		0						
Service charges on deposit accounts - domestic .....	16,912		10,261		24,268		23,520		21,308						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		72						
Insurance activities revenue.....	7,456		5,963		9,364		10,186		8,429						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	2,753		1,970		3,502		4,412		7,515						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	10,148		4,263		18,437		5,043		-3,071						
Other non-interest income.....	25,623		22,376		46,719		45,671		47,057						
Total overhead expenses .....	265,575		183,843		428,540		375,825		356,687						
Personnel expense.....	107,320		80,775		181,377		162,567		156,469						
Net occupancy expense.....	40,090		25,074		59,388		49,729		48,723						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	5,828		1,426		5,913		3,086		3,593						
Other operating expenses.....	112,337		76,568		181,862		160,443		147,902						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0						
Number of equivalent employees .....	3,172		2,634		3,369		2,736		2,714						
Average personnel expense per employee.....	33.83		30.67		53.84		59.42		57.65						
Average assets per employee.....	6,185.86		4,984.34		4,503.55		4,552.50		4,517.05						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income .....	62.64	59.03	65	57.69	63.28	34	60.99	62.28	46	57.30	61.29	37	58.79	60.88	40
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.71	2.24	79	2.80	2.63	67	2.82	2.57	70	3.02	2.69	70	2.91	2.71	67
Personnel expense.....	1.09	1.25	33	1.23	1.31	42	1.20	1.30	41	1.31	1.41	39	1.28	1.44	34
Net occupancy expense.....	0.41	0.24	95	0.38	0.26	88	0.39	0.26	89	0.40	0.28	90	0.40	0.28	88
Other operating expenses.....	1.20	0.73	90	1.19	0.99	77	1.24	0.94	79	1.31	0.97	80	1.24	0.97	82
Overhead less non-interest income .....	2.07	1.10	96	2.12	1.36	85	2.15	1.25	90	2.30	1.32	94	2.25	1.38	92
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	61.10	58.45	60	55.80	62.83	29	59.22	61.82	43	55.58	60.64	28	56.78	60.37	31
Personnel expense.....	24.69	33.10	14	24.52	32.43	14	25.06	32.36	16	24.04	32.39	12	24.91	32.51	16
Net occupancy expense.....	9.22	6.33	87	7.61	6.65	66	8.21	6.58	74	7.35	6.52	65	7.76	6.48	75
Other operating expenses.....	27.19	18.60	89	23.67	23.06	68	25.95	22.28	78	24.18	21.20	76	24.12	20.90	76
Total non-interest income .....	14.48	28.18	20	13.61	27.40	19	14.14	28.83	20	13.14	29.23	12	12.94	28.50	15
Fiduciary activities income .....	0.01	2.24	25	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts .....	3.89	3.19	64	3.11	3.35	43	3.35	3.27	51	3.48	3.88	41	3.39	4.15	39
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	0	2.52	6	0	2.64	6	0	2.46	6	0	3.54	5	0.01	3.42	12
Insurance activities revenue.....	1.72	0.37	87	1.81	0.39	86	1.29	0.41	82	1.51	0.47	84	1.34	0.47	83
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....	0.63	0.55	67	0.60	-0.20	85	0.48	0.01	81	0.65	0.28	79	1.20	0.65	76
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	2.33	3.83	46	1.29	2.89	44	2.55	3.92	53	0.75	1.86	35	-0.49	1.61	4
Other non-interest income.....	5.89	9.26	32	6.79	9.31	38	6.46	9.65	37	6.75	10.04	32	7.49	9.86	42
Overhead less non-interest income .....	46.62	29.94	93	42.19	34.19	74	45.08	31.93	82	42.44	31.06	86	43.84	31.46	88
Applicable income taxes / Pretax net operating income (tax equivalent).....	32.36	21.54	99	8.24	18.39	7	10.23	18.63	10	27.73	20.56	91	-5.17	19.04	1
Applicable income tax + TE / Pretax net operating income + TE .....	37.43	23.10	99	37.09	22.75	96	25.54	21.18	83	35.54	23.23	93	4.96	21.56	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	6,580,856	5,274,134	7,028,920	5,272,076	5,660,474	24.78	8.92	
Commercial and industrial loans .....	1,585,625	1,467,332	1,639,730	1,127,508	1,082,862	8.06	130.23	
Loans to individuals .....	2,191,550	1,838,794	2,121,073	1,846,040	1,584,422	19.18	46.18	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	3,641	0	3,793	0	0	0		
Other loans and leases .....	1,058,621	818,632	1,028,997	786,816	564,260	29.32	57.98	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	11,420,293	9,398,892	11,822,513	9,032,440	8,892,018	21.51	28.32	
Less: Allowance for loan and lease losses .....	324,958	312,987	380,822	145,897	187,071	3.82	44.14	
Net loans and leases .....	11,095,335	9,085,905	11,441,691	8,886,543	8,704,947	22.12	27.91	
Debt securities that reprice or mature in over 1 year .....	6,346,347	2,549,598	4,547,761	1,937,637	1,815,396	148.92	202.79	
Mutual funds and equity securities .....	5,473	1,473	1,474	1,428	418	271.55	1209.33	
Subtotal .....	17,447,155	11,636,976	15,990,926	10,825,608	10,520,761	49.93	61.99	
Interest-bearing bank balances .....	2,648,691	1,234,639	1,382,160	571,459	505,431	114.53	246.99	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	245,923	312,106	288,746	324,563	271,987	-21.21	261.62	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	20,341,769	13,183,721	17,661,832	11,721,630	11,298,179	54.29	75.33	
Non-interest-bearing cash and due from depository institutions .....	140,078	66,844	111,673	72,640	80,772	109.56	116.91	
Premises, fixed assets, and leases .....	230,772	195,435	240,601	199,382	136,250	18.08	64.36	
Other real estate owned .....	66,586	96,319	83,060	101,626	131,402	-30.87	-52.15	
Investment in unconsolidated subsidiaries .....	5,512	5,524	5,512	5,524	5,524	-0.22	-15.07	
Intangible and other assets .....	595,930	557,831	699,238	510,464	591,434	6.83	7.16	
Total assets .....	21,369,962	14,096,406	18,793,071	12,611,266	12,243,561	51.60	70.84	
Quarterly average assets .....	20,193,410	13,526,932	18,689,365	12,571,975	12,154,230	49.28	58.60	
Average loans and leases (YTD) .....	11,664,203	9,122,297	10,062,761	8,981,474	8,727,127	27.86	30.37	
<b>Memoranda</b>								
Loans held-for-sale .....	32,699	38,986	50,289	39,477	43,186	-16.13	-13.85	
Loans not held-for-sale .....	11,387,594	9,359,906	11,772,224	8,992,963	8,848,832	21.66	28.50	
Real estate loans secured by 1–4 family .....	3,262,806	2,911,502	3,552,517	2,956,716	3,143,787	12.07	0.40	
Commercial real estate loans .....	3,182,773	2,219,292	3,336,646	2,165,399	2,356,556	43.41	23.42	
Construction and land development .....	182,706	181,292	217,466	115,236	81,175	0.78	59.36	
Multifamily .....	112,225	61,419	102,763	61,767	80,066	82.72	67.81	
Nonfarm nonresidential .....	2,887,842	1,976,581	3,016,417	1,988,396	2,195,315	46.10	20.46	
Real estate loans secured by farmland .....	0	0	0	0	0			
Total investment securities .....	6,597,743	2,863,177	4,837,981	2,263,628	2,087,801	130.43	204.83	
U.S. Treasury securities .....	7,461	7,551	7,507	7,479	7,456	-1.19	-0.82	
US agency securities (excluding mortgage-backed securities) .....	2,002,770	633,487	1,180,167	324,720	601,200	216.15	259.85	
Municipal securities .....	190,012	142,797	189,488	143,023	148,943	33.06	1.19	
Mortgage-backed securities .....	4,391,377	2,077,369	3,458,695	1,786,478	1,329,284	111.39	211.00	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	650	500	650	500	500	30.00	550.00	
Mutual funds and equity securities .....	5,473	1,473	1,474	1,428	418	271.55	1209.33	
Available-for-sale securities .....	6,402,258	2,723,171	4,647,019	2,123,525	1,942,568	135.10	219.63	
U.S. Treasury securities .....	7,461	7,551	7,507	7,479	7,456	-1.19	-0.82	
US agency securities (excluding mortgage-backed securities) .....	2,002,770	633,487	1,180,167	324,720	601,200	216.15	259.85	
Municipal securities .....	0	4,264	0	4,348	4,128	-100.00	-100.00	
Mortgage-backed securities .....	4,391,377	2,077,369	3,458,695	1,786,478	1,329,284	111.39	211.00	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	650	500	650	500	500	30.00	550.00	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-2,367	-29,887	-15,682	-28,302	-19,157			
Available-for-sale securities appreciation (depreciation) .....	-8,121	59,392	62,168	14,517	-32,662			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	3,672,075	1,182,262	2,244,355	992,032	870,828	210.60	189.30	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,197,302	3,019,433	4,481,501	2,304,195	2,322,243	105.25	355.82
NOW, ATS and transaction accounts .....	4,714,260	2,159,027	4,231,763	1,804,400	1,545,688	118.35	271.35
Time deposits less brokered deposits < \$250K .....	1,302,027	1,547,482	1,532,588	1,695,823	1,542,582	-15.86	
MMDA and other savings accounts .....	4,278,923	2,354,323	3,430,796	1,965,766	2,007,142	81.75	87.82
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	16,492,512	9,080,265	13,676,648	7,770,184	7,417,655	81.63	204.68
Time deposits of \$250K or more .....	990,466	780,081	1,000,644	797,936	646,997	26.97	
Foreign deposits .....	201,562	225,786	198,396	222,889	223,378	-10.73	5.01
Federal funds purchased and repos .....	300,000	300,000	300,000	100,000	150,086	0.00	-57.14
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	128,043	240,103	250,686	130,000	205,000	-46.67	25.49
Other borrowings w/remaining maturity over 1 year .....	200,000	320,000	200,000	440,000	535,000	-37.50	-43.66
Brokered deposits < \$250K .....	385,451	610,554	441,695	557,420	706,684	-36.87	
Noncore funding .....	2,205,522	2,476,524	2,391,421	2,248,245	2,467,145	-10.94	-55.61
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	183,762	184,150	183,762	184,150	184,150	-0.21	-15.00
Other liabilities .....	283,211	140,633	266,061	180,614	129,907	101.38	128.37
Total liabilities .....	19,165,007	11,881,572	16,517,892	10,383,193	10,198,857	61.30	78.74
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	36,104	36,104	36,104	36,104	36,104	0.00	0.00
Common stock .....	22,363	22,296	22,303	22,210	22,179	0.30	2.45
Common surplus .....	847,412	943,816	946,476	941,652	939,674	-10.21	-8.77
Retained earnings .....	1,315,352	1,159,828	1,215,321	1,221,817	1,087,617	13.41	67.94
Accumulated other comprehensive income .....	-14,978	53,270	55,455	6,764	-40,415		
Other equity capital components .....	-1,298	-480	-480	-474	-455		
Total holding company equity capital .....	2,204,955	2,214,834	2,275,179	2,228,073	2,044,704	-0.45	23.43
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,204,955	2,214,834	2,275,179	2,228,073	2,044,704	-0.45	23.43
Total liabilities and capital .....	21,369,962	14,096,406	18,793,071	12,611,266	12,243,561	51.60	70.84
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,258,463	3,081,936	4,546,123	2,367,856	2,395,481	103.07	344.15
Interest-bearing deposits .....	11,811,528	7,614,750	10,771,260	6,980,573	6,599,233	55.11	51.12
Total deposits .....	18,069,991	10,696,686	15,317,383	9,348,429	8,994,714	68.93	95.88
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,275,179	2,228,073	2,228,073	2,044,704	1,869,097		
Accounting restatements .....	0	-62,322	-62,322	0	0		
Net income .....	131,708	23,522	102,273	167,377	201,608		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	2,754	2,442	5,117	3,949	5,825		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	102,576	198	206	1,959	2,827		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	31,677	23,189	46,447	33,177	9,193		
Change in other comprehensive income .....	-70,433	46,506	48,691	47,179	-19,806		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,204,955	2,214,834	2,275,179	2,228,073	2,044,704		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	30.79	36.32	34	37.41	36.22	44	37.40	36.22	44	41.80	37.78	47	46.23	37.19	63
Commercial and industrial loans .....	7.42	12.25	19	10.41	14.99	25	8.73	13.52	24	8.94	12.02	35	8.84	12.85	32
Loans to individuals .....	10.26	3.48	86	13.04	3.53	91	11.29	3.40	88	14.64	4.20	91	12.94	4.31	89
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.02	0.21	38	0	0.20	11	0.02	0.19	42	0	0.24	11	0	0.30	12
Other loans and leases.....	4.95	4.22	63	5.81	4.66	64	5.48	4.63	64	6.24	5.01	64	4.61	5	55
Net loans and leases.....	51.92	59.81	20	64.46	63.21	42	60.88	61.58	40	70.47	63.77	61	71.10	63.98	63
Debt securities over 1 year.....	29.70	17.61	91	18.09	14.01	74	24.20	15.55	86	15.36	14.60	56	14.83	14.63	52
Mutual funds and equity securities .....	0.03	0.06	50	0.01	0.05	44	0.01	0.05	39	0.01	0.06	46	0	0.06	35
Subtotal .....	81.64	78.32	58	82.55	78.43	57	85.09	78.16	72	85.84	79.65	68	85.93	79.97	61
Interest-bearing bank balances .....	12.39	9.11	70	8.76	6.78	70	7.35	7.51	52	4.53	3.06	71	4.13	3.04	70
Federal funds sold and reverse repos .....	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	1.15	1.53	52	2.21	1.83	67	1.54	1.68	58	2.57	1.91	72	2.22	1.96	68
Trading assets .....	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	95.19	91.43	90	93.53	90.72	80	93.98	91.05	82	92.95	89.53	83	92.28	89.74	74
Non-interest cash and due from depository institutions.....	0.66	1.01	25	0.47	1.08	10	0.59	1.07	14	0.58	1.14	15	0.66	1.21	14
Other real estate owned.....	0.31	0.02	97	0.68	0.03	99	0.44	0.02	99	0.81	0.03	99	1.07	0.04	99
All other assets.....	4.21	7.50	9	6.07	8.16	25	5.47	7.82	23	6.48	9.27	21	7.06	8.98	28
<b>Memoranda</b>															
Short-term investments .....	13.55	12.01	62	10.97	10.58	59	8.89	11.17	47	7.10	7.63	65	6.35	7.80	63
U.S. Treasury securities.....	0.03	1.08	37	0.05	0.92	40	0.04	0.84	44	0.06	1.03	39	0.06	1.04	43
US agency securities (excluding mortgage-backed securities) .....	9.37	0.77	98	4.49	0.48	96	6.28	0.63	96	2.57	0.54	91	4.91	0.69	94
Municipal securities .....	0.89	1.72	51	1.01	1.45	54	1.01	1.69	54	1.13	1.34	59	1.22	1.62	54
Mortgage-backed securities .....	20.55	12.97	82	14.74	11.11	72	18.40	11.75	82	14.17	11.44	67	10.86	11.13	50
Asset-backed securities .....	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0	0.52	21	0	0.39	26	0	0.42	25	0	0.39	25	0	0.41	26
Loans held-for-sale.....	0.15	0.42	42	0.28	0.48	50	0.27	0.52	44	0.31	0.39	57	0.35	0.30	66
Loans held for investment .....	53.29	59.85	25	66.40	63.46	45	62.64	61.72	43	71.31	63.50	66	72.27	63.93	68
Real estate loans secured by 1–4 family .....	15.27	11.69	65	20.65	12.29	85	18.90	11.91	81	23.45	13.29	87	25.68	13.46	90
Revolving .....	0.05	1.45	12	0.08	1.80	14	0.06	1.66	14	0.12	2.07	18	0.14	2.27	15
Closed-end, secured by first liens .....	15.15	9.84	78	20.44	9.99	89	18.75	9.81	88	23.17	10.69	91	25.33	10.57	94
Closed-end, secured by junior liens .....	0.07	0.20	33	0.13	0.26	40	0.10	0.22	39	0.16	0.28	45	0.21	0.31	48
Commercial real estate loans .....	14.89	22.48	28	15.74	21.90	31	17.75	22.22	36	17.17	22.23	38	19.25	21.58	44
Construction and land development .....	0.85	3.35	20	1.29	3.32	28	1.16	3.40	25	0.91	3.44	23	0.66	3.51	19
Multifamily.....	0.53	3.31	13	0.44	3.07	12	0.55	3.12	15	0.49	3.01	15	0.65	2.72	18
Nonfarm nonresidential .....	13.51	14.81	43	14.02	14.50	47	16.05	14.72	51	15.77	14.69	54	17.93	14.44	58
Real estate loans secured by farmland.....	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	9	0	0.41	9

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	57.62	59.66	37	56.11	55.37	40	59.45	57.15	45	58.37	57.46	44	63.66	56.49	50
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	28.57	19.82	79	30.98	19.50	85	30.05	19.43	84	32.73	20.75	84	35.36	21.10	89
Real estate loans secured by 1–4 family.....	0.09	2.42	12	0.12	2.79	14	0.09	2.64	13	0.17	3.15	16	0.19	3.50	15
Revolving .....	28.48	17.22	83	30.86	16.49	88	29.96	16.59	86	32.57	17.39	89	35.16	17.39	91
Closed-end.....	27.87	36.54	31	23.61	32.96	29	28.22	34.63	33	23.97	33.52	34	26.50	32.14	42
Commercial real estate loans .....	1.60	5.50	18	1.93	4.97	25	1.84	5.26	20	1.28	5.09	18	0.91	5.20	14
Construction and land development.....	0.18	1.11	26	0.17	0.93	25	0.18	0.93	28	0.10	0.94	25	0.12	1.02	26
1–4 family.....	1.42	4.33	19	1.76	3.90	27	1.66	4.19	21	1.18	4.02	19	0.79	4.05	15
Other.....	0.98	5.34	12	0.65	4.72	10	0.87	4.96	11	0.68	4.69	10	0.90	4.10	13
Multifamily.....	25.29	24.14	46	21.03	21.76	45	25.51	22.93	52	22.01	22.15	49	24.69	21.40	55
Nonfarm nonresidential .....	8.54	8.14	53	7.42	7.38	52	8.70	7.68	57	7.96	7.72	55	9.33	8.03	57
Owner-occupied.....	16.75	15.71	56	13.61	14.16	46	16.81	14.95	58	14.05	14.34	50	15.36	13.38	53
Other.....	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	9	0	0.63	9
Real estate loans secured by farmland.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	13.88	20.98	22	15.61	23.90	21	13.87	22.17	18	12.48	19.53	26	12.18	20.32	25
Commercial and industrial loans .....	19.19	6.28	86	19.56	6.11	88	17.94	6.13	85	20.44	7.13	85	17.82	7.36	84
Loans to individuals.....	2.56	0.51	89	2.83	0.64	89	2.71	0.65	89	3.24	0.81	88	2.97	1.02	88
Credit card loans.....	0.03	0.37	38	0	0.31	11	0.03	0.32	41	0	0.37	11	0	0.46	12
Agricultural loans.....	9.27	8.03	65	8.71	8.93	60	8.70	9.09	62	8.71	9.85	58	6.35	9.66	49
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	279.23	383.17	30	232.22	392.62	23	295.70	381.27	34	246.37	391.26	27	280.77	379.80	32
Real estate loans secured by 1–4 family.....	138.44	124.52	59	128.19	133.24	48	149.45	125.03	60	138.17	138.18	51	155.94	137.84	57
Revolving .....	0.44	15.53	11	0.49	19.64	13	0.46	17.42	12	0.71	21.26	14	0.85	23.33	13
Closed-end.....	138.01	107.53	68	127.70	112.01	59	149	106.14	74	137.46	115.20	63	155.09	112.79	75
Commercial real estate loans .....	135.05	238.21	25	97.72	237.30	22	140.37	234.65	28	101.19	229.44	25	116.89	219.72	31
Construction and land development.....	7.75	35.52	19	7.98	35.78	20	9.15	35.62	20	5.39	34.95	18	4.03	35.36	15
1–4 family.....	0.86	7.06	25	0.69	6.74	22	0.89	6.34	27	0.41	6.61	22	0.53	7.04	24
Other.....	6.89	28.07	18	7.30	27.86	20	8.25	28.16	21	4.97	27.32	18	3.50	27.26	14
Multifamily.....	4.76	34.78	9	2.70	33.28	9	4.32	32.74	9	2.89	31.04	11	3.97	27.85	12
Nonfarm nonresidential .....	122.53	157.17	36	87.03	157.33	27	126.90	155.06	38	92.92	152.10	35	108.89	147.22	38
Owner-occupied.....	41.38	52.65	41	30.70	53.29	31	43.29	52.37	44	33.61	53.07	35	41.16	54.89	43
Other.....	81.15	102.08	35	56.33	101.60	29	83.61	100.54	37	59.31	97.41	33	67.73	91.80	41
Real estate loans secured by farmland.....	0	3.59	8	0	3.50	9	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	67.28	127.07	17	64.61	159.86	13	68.98	139.91	16	52.69	122.02	17	53.71	128.82	16
Loans to individuals.....	92.99	35.29	83	80.96	38.40	80	89.23	37.47	82	86.27	43.51	76	78.59	42.67	75
Credit card loans.....	12.42	2.61	90	11.71	3.43	87	13.45	3.30	89	13.66	4.34	86	13.10	5.31	85
Agricultural loans.....	0.15	2.01	37	0	2.03	11	0.16	1.88	38	0	2.18	11	0	2.72	12
Other loans and leases.....	44.92	46.75	61	36.04	51.14	48	43.29	49.54	58	36.77	52.44	48	27.99	51.79	36
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	19.33	28.84	27	16.24	26.07	25	19.52	27.32	28	16.06	26.45	26	17.42	24.79	35
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	93.67	187.37	20	67.21	186.18	18	97.08	183.76	25	67.78	178.57	20	76.82	167.93	23
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	135.05	244.59	24	97.90	244.21	19	140.37	240.85	27	101.39	236.10	21	117.98	225.98	27

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	13.55	12.01	62	10.97	10.58	59	8.89	11.17	47	7.10	7.63	65	6.35	7.80	63
Liquid assets .....	42.96	28.17	87	28.43	24.60	70	32.61	26.22	72	21.80	22.44	59	20.48	22.72	56
Investment securities .....	30.87	19.64	86	20.31	16.55	71	25.74	17.85	81	17.95	16.99	57	17.05	17.27	55
Net loans and leases .....	51.92	59.81	20	64.46	63.21	42	60.88	61.58	40	70.47	63.77	61	71.10	63.98	63
Net loans, leases and standby letters of credit .....	51.94	60.62	20	64.49	64.12	40	60.91	62.48	38	70.50	64.84	57	71.12	65.07	57
Core deposits .....	77.18	74.75	45	64.42	68.08	28	72.77	70.67	44	61.61	63.09	34	60.58	62.13	34
Noncore funding .....	10.32	10.89	61	17.57	16.68	64	12.73	14.13	58	17.83	19.36	60	20.15	21.34	57
Time deposits of \$250K or more .....	4.63	1.81	92	5.53	2.56	89	5.32	2.11	92	6.33	2.94	89	5.28	2.89	84
Foreign deposits .....	0.94	0.35	86	1.60	0.41	86	1.06	0.36	86	1.77	0.43	86	1.82	0.47	86
Federal funds purchased and repos .....	1.40	1.20	69	2.13	1.49	73	1.60	1.47	68	0.79	1.94	47	1.23	1.97	52
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	1.40	0.52	78	2.13	0.52	85	1.60	0.54	79	0.79	0.48	60	1.23	0.54	66
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.60	0.99	58	1.70	2.06	54	1.33	1.24	63	1.03	3.01	31	1.67	3.67	34
Earning assets that reprice within 1 year .....	26.85	38.93	19	31.42	39.71	25	27.71	39.38	21	29.48	39.29	22	27.62	40.29	16
Interest-bearing liabilities that reprice within 1 year .....	8.49	7.04	76	13.28	9.42	78	10.46	8.20	75	14.04	10.19	80	13.60	10.01	74
Long-term debt that reprices within 1 year .....	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	18.36	30.25	21	18.13	28.34	24	17.25	29.11	24	15.43	26.63	19	14.02	27.38	21
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-3.93	-1.82	45	7.92	6.94	56	4.48	3.20	58	12.37	14.45	46	15.86	16.62	55
Net short-term noncore funding dependence .....	-8.17	-8.21	43	0.31	-2.29	51	-0.39	-4.76	65	2.44	3.38	38	4.15	4.66	36
Short-term investment / Short-term noncore funding .....	197.80	284.81	51	97.68	138.95	48	103.92	184.19	34	77.04	77.77	62	63.73	66.46	63
Liquid assets - short-term noncore funding / Nonliquid assets .....	63.30	34.02	87	24.03	23.27	60	35.70	28.18	68	16.08	16.97	53	13.22	16.04	55
Net loans and leases / Total deposits .....	61.40	74.66	17	84.94	82.84	51	74.70	79.43	33	95.06	90.31	62	96.78	90.08	70
Net loans and leases / Core deposits .....	67.27	81.17	23	100.06	93.70	67	83.66	88.34	46	114.37	103.93	76	117.35	105	74
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-0.11	0.84	11	-1.46	1.82	1	-0.75	1.57	2	-1.42	0.72	2	-1.05	-0.82	32
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-0.38	1.94	4	2.91	4.82	26	2.98	4.31	36	0.73	1.36	38	-1.79	-1.98	53
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	2.88	13.42	45	4.84	12.14	51	3.92	11.38	53	6.13	12.67	52	6.94	16.19	41
Available-for-sale securities .....	97.04	84.66	57	95.11	85.75	51	96.05	87.23	50	93.81	85.40	50	93.04	81.88	62
U.S. Treasury securities .....	0.11	5.52	34	0.26	5.43	37	0.16	4.72	40	0.33	6.15	39	0.36	6.99	42
US agency securities (excluding mortgage-backed securities) .....	30.36	4.50	96	22.13	3.23	96	24.39	4.01	95	14.35	3.49	88	28.80	4.02	95
Municipal securities .....	2.88	8.87	43	4.99	9.39	47	3.92	9.83	44	6.32	7.75	55	7.13	9.16	53
Mortgage-backed securities .....	66.56	66.59	48	72.55	67.27	57	71.49	66.64	55	78.92	67.43	64	63.67	65.45	40
Asset-backed securities .....	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	0.01	3.17	21	0.02	2.93	25	0.01	3.01	25	0.02	2.94	24	0.02	2.79	24
Mutual funds and equity securities .....	0.08	0.32	46	0.05	0.37	39	0.03	0.35	36	0.06	0.40	40	0.02	0.42	33
Debt securities 1 year or less .....	3.73	8.69	33	10.90	11.75	59	5.97	10.55	37	14.34	11.86	68	13.03	11.91	68
Debt securities 1 to 5 years .....	22.89	17.05	69	15.21	18.03	53	15.46	17.03	51	7.76	17.94	36	10.38	19.18	40
Debt securities over 5 years .....	73.30	72.17	43	73.84	66.01	55	78.54	69.86	58	77.84	66.02	57	76.57	64.73	57
Pledged securities .....	55.66	33.87	78	41.29	37.40	55	46.39	35.67	67	43.82	30.57	68	41.71	33.30	61
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	87.14	51.37	71	66.32	146.89	37	86.48	183.32	38	15.26	26.69	51	-1.62	6.77	43
Investment securities .....	130.43	33.34	96	46.92	14.17	87	113.73	23.62	96	8.42	11.75	56	2.26	9.42	44
Core deposits .....	81.63	16.88	96	19.38	25.99	34	76.01	26.88	94	4.75	11.23	32	8.10	7.29	62
Noncore funding .....	-10.94	-23.76	70	2.51	-2.41	61	6.37	-12.18	71	-8.87	6.59	25	-22.43	10.67	6

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	2,076,410	1,446,782	2,060,708	1,441,560	1,338,758
Commit: Secured commercial real estate loans .....	165,978	241,357	187,650	256,510	210,839
Commit: Unsecured real estate loans .....	0	0	0	0	1,370
Credit card lines (reported semiannually, June/Dec) .....	1,145,681	702,412	1,142,447	688,110	680,912
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	3,948	4,706	4,964	4,452	2,865
Commercial and similar letters of credit .....	119,136	53,306	135,987	82,281	69,664
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	40,046	55,603	61,998	41,418	39,339
Written options contracts (interest rate) .....	29,311	54,452	34,431	32,466	80,232
Purchased options contracts (interest rate) .....	14,500	21,010	14,500	21,010	68,510
Interest rate swaps .....	14,228	0	15,864	0	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	9.72	22.45	7	10.26	21.74	10	10.97	22.01	10	11.43	23.52	11	10.93	24.05	9
Standby letters of credit .....	0.02	0.67	4	0.03	0.72	7	0.03	0.71	5	0.04	0.84	7	0.02	0.92	6
Commercial and similar letters of credit .....	0.56	0.02	97	0.38	0.02	98	0.72	0.02	98	0.65	0.02	99	0.57	0.02	98
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	0.46	49.75	5	0.93	51.68	5	0.67	48.62	3	0.75	68.47	6	1.54	65.81	10
Interest rate contracts .....	0.46	35.96	5	0.93	36.85	5	0.67	34.36	3	0.75	47.31	7	1.54	43.84	10
Interest rate futures and forward contracts .....	0.19	5.17	45	0.39	9.28	42	0.33	6.21	38	0.33	10.67	43	0.32	11.40	52
Written options contracts (interest rate) .....	0.14	1.82	29	0.39	2.30	33	0.18	2.18	27	0.26	2.47	38	0.66	2.16	59
Purchased options contracts (interest rate) .....	0.07	1.33	46	0.15	1.51	57	0.08	1.46	47	0.17	2.65	55	0.56	2.32	62
Interest rate swaps .....	0.07	20.67	9	0	22.27	3	0.08	20.83	6	0	28.86	3	0	26.74	2
Foreign exchange contracts .....	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	17.80	42.93	9	15.86	41.55	10	20.48	42.82	18	16.05	45.53	10	15.34	44.93	8

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	98,085	131,065	126,793	94,894	188,081
Interest rate contracts .....	98,085	131,065	126,793	94,894	188,081
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	40,046	55,603	61,998	41,418	39,339
Written options .....	29,311	54,452	34,431	32,466	80,232
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	29,311	54,452	34,431	32,466	80,232
Purchased options .....	14,500	21,010	14,500	21,010	68,510
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	14,500	21,010	14,500	21,010	68,510
Swaps .....	14,228	0	15,864	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	98,085	131,065	126,793	94,894	188,081
Interest rate contracts .....	98,085	131,065	126,793	94,894	188,081
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	68,774	76,613	92,362	62,428	107,849
One year or less .....	40,046	62,113	61,998	47,928	39,339
Over 1 year to 5 years .....	19,000	14,500	20,500	14,500	68,510
Over 5 years .....	9,728	0	9,864	0	0
Gross negative fair value (absolute value) .....	1,426	201	1,920	149	1,000
Gross positive fair value.....	1,830	1,041	2,482	372	1,018
Held for trading.....	0	0	0	0	0
Non-traded.....	1,830	1,041	2,482	372	1,018
Current credit exposure on risk-based capital derivative contracts .....	1,337	87	1,745	31	636
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	40.83	12.57	86	42.42	12.99	86	48.90	14.05	89	43.65	13.49	86	20.92	12.78	73
Written options .....	29.88	7.49	91	41.55	8.37	94	27.16	8.18	85	34.21	5.91	94	42.66	6.60	98
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	29.88	7.20	91	41.55	7.94	94	27.16	7.73	85	34.21	5.10	94	42.66	5.49	98
Purchased options .....	14.78	3.44	88	16.03	3.38	89	11.44	3.42	82	22.14	4.42	91	36.43	4.19	97
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	14.78	3.04	90	16.03	2.87	90	11.44	2.86	85	22.14	3.35	93	36.43	3.20	98
Swaps .....	14.51	71.23	11	0	69.92	3	12.51	68.76	11	0	69.75	2	0	70.34	2
Held for trading .....	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	70.12	91.87	13	58.45	89.91	11	72.84	91.48	17	65.79	93.86	10	57.34	94.47	6
One year or less .....	40.83	28.05	71	47.39	30.94	73	48.90	32.05	73	50.51	32.17	70	20.92	32.51	51
Over 1 year to 5 years .....	19.37	26.03	38	11.06	27.26	26	16.17	27.06	35	15.28	30.45	34	36.43	31.16	58
Over 5 years .....	9.92	30.08	27	0	28.48	5	7.78	29.56	21	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value) .....	1.45	1.25	63	0.15	1.76	9	1.51	1.55	58	0.16	0.83	14	0.53	0.72	39
Gross positive fair value .....	1.87	1.68	58	0.79	2.69	13	1.96	2.23	47	0.39	1.19	15	0.54	0.85	29
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	11	0	0.07	6	0	0.07	8	0	0.06	6	0	0.06	11
Gross positive fair value (X) .....	0	0.07	7	0	0.11	5	0	0.09	6	0	0.07	5	0	0.06	7
Held for trading (X) .....	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0	0.01	22	0	0.02	18	0	0.02	21	0	0.01	19	0	0.01	20
Current credit exposure (X) .....	0	0.05	15	0	0.08	12	0	0.06	14	0	0.05	10	0	0.04	14
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.01	0.63	16	0	1.03	12	0.01	0.85	16	0	0.73	10	0.01	0.53	14

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	380,822	145,897	145,897	187,071	223,360
Gross losses .....	29,035	29,550	60,602	98,576	118,638
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	22,167
Recoveries .....	13,916	5,023	16,898	17,177	23,096
Net losses .....	15,119	24,527	43,704	81,399	95,542
Provision for loan and lease losses .....	-40,745	110,452	168,719	40,225	59,253
Adjustments .....	0	81,165	109,910	0	0
Ending balance .....	324,958	312,987	380,822	145,897	187,071
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	-0.42	-0.14	11	1.68	0.85	89	1.11	0.51	91	0.32	0.15	87	0.48	0.14
Provision for loan and lease losses / Average loans and leases .....	-0.70	-0.25	11	2.42	1.37	83	1.68	0.82	90	0.45	0.24	82	0.68	0.24
Provision for loan and lease losses / Net loan and lease losses .....	-269.50	77.32	26	450.33	792.43	42	386.05	487.86	56	49.42	130.58	8	62.02	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	2.85	1.39	94	3.34	1.51	94	3.23	1.58	93	1.62	0.83	92	2.11	0.90
Allowance for loan and lease losses / Total loans and leases .....	2.85	1.37	94	3.33	1.48	94	3.22	1.55	93	1.62	0.81	92	2.10	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	10.75	15.27	55	6.38	11.83	45	8.71	11.58	57	1.79	8.03	11	1.96	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	175.11	318.67	27	158.34	321.01	23	190.39	299.17	34	72.43	218.72	14	57.95	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	99.40	260.68	15	86.42	244.42	13	109.77	244.34	16	43.30	151.73	10	38.87	160.51
Gross loan and lease losses / Average loans and leases .....	0.50	0.22	90	0.65	0.35	82	0.60	0.34	80	1.10	0.28	92	1.36	0.30
Recoveries / Average loans and leases .....	0.24	0.08	92	0.11	0.07	81	0.17	0.07	91	0.19	0.08	89	0.26	0.09
Net losses / Average loans and leases .....	0.26	0.13	78	0.54	0.28	82	0.43	0.27	78	0.91	0.21	92	1.09	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0.25	0
Recoveries / Prior year-end losses .....	22.96	16.12	77	5.10	15.46	10	17.14	33.98	17	14.48	36.22	12	17.15	41.30
Earnings coverage of net loan and lease losses (X) .....	10.52	4.52	41	5.59	21.56	32	6.52	22.91	31	3.43	24.40	14	2.62	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0.13	0.03	86	0.24	0.03	96	0.16	0.04	90	0.67	0.01	99	0.82	0.02
Real estate loans secured by 1–4 family .....	0.27	-0.01	98	0.42	0.01	98	0.28	0.01	96	0.73	0.01	99	0.67	0.01
Revolving .....	3.22	-0.05	99	11.38	0.01	99	5.91	0.01	99	9.34	0.02	98	0	0.03
Closed-end .....	0.26	-0.01	98	0.38	0.01	98	0.27	0	96	0.68	0	99	0.67	0.01
Commercial real estate loans .....	0.01	0.05	50	0.01	0.03	49	0.03	0.07	49	0.64	0.01	99	0.83	0.01
Construction and land development .....	-0.03	0	21	0.03	0	87	-0.05	0	13	-0.24	-0.01	4	3.72	-0.03
1–4 family .....	0	0	57	0	0	59	0	0	59	0.01	0	88	0.53	-0.01
Other .....	-0.03	-0.01	19	0.03	0	90	-0.05	0	11	-0.24	-0.01	3	3.18	-0.02
Multifamily .....	0.04	0.01	89	0	0	58	0.02	0	92	0.07	0	95	0.09	0
Nonfarm nonresidential .....	0.01	0.07	46	0	0.05	43	0.04	0.11	45	0.70	0.02	99	0.75	0.02
Owner-occupied .....	-0.04	0.01	4	0.01	0.02	62	-0.01	0.02	2	-0.03	0.01	3	0.06	0.01
Other .....	0.05	0.06	70	0	0.03	17	0.04	0.08	60	0.74	0.01	99	0.68	0.01
Real estate loans secured by farmland .....		-0.01			0.02			0.02			0.01			0
Commercial and industrial loans .....	-0.58	0.20	2	-0.03	0.46	3	0.02	0.47	10	0.35	0.37	59	0.61	0.31
Loans to individuals .....	1.36	0.78	74	1.90	1.41	71	1.41	1.13	71	2.12	1.17	81	2.46	1.16
Credit card loans .....	4.08	2.18	86	4.53	3.43	68	2.81	2.92	44	3.46	3.11	58	4.07	2.92
Agricultural loans .....	0	0.03	48		0.15		0	0.19	35		0.08			0.15
Loans to foreign governments and institutions .....		0			0			0			0		0	
Other loans and leases .....	0.10	0.08	69	0.25	0.13	77	0.21	0.15	72	0.36	0.15	81	0.64	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		83,612		91,621		148,792		162,667		136,577					
90+ days past due loans and leases .....		144,262		164,519		146,889		135,490		158,527					
Nonaccrual loans and leases .....		182,650		197,665		200,024		201,427		322,795					
Total past due and nonaccrual loans and leases .....		410,524		453,805		495,705		499,584		617,899					
Restructured 30–89 days past due .....		12,681		16,472		21,524		31,068		28,996					
Restructured 90+ days past due .....		24,918		26,747		30,099		24,849		25,529					
Restructured nonaccrual .....		80,968		93,540		85,870		89,742		115,697					
Total restructured loans and leases .....		118,567		136,759		137,493		145,659		170,222					
30–89 days past due loans held for sale .....		0		232		674		0		0					
90+ days past due loans held for sale .....		106		617		1,794		448		0					
Nonaccrual loans held for sale .....		0		0		0		0		16,111					
Total past due and nonaccrual loans held for sale .....		106		849		2,468		448		16,111					
Restructured loans and leases in compliance .....		389,830		415,070		400,449		402,444		484,871					
Other real estate owned .....		66,586		96,319		83,060		101,626		131,402					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		2,928		0		0		0		0					
Total other assets past due and nonaccrual .....		2,928		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.73	0.27	90	0.97	0.36	91	1.26	0.39	93	1.80	0.43	95	1.54	0.44	94
90+ days past due loans and leases .....	1.26	0.10	95	1.75	0.13	96	1.24	0.12	95	1.50	0.15	96	1.78	0.17	95
Nonaccrual loans and leases .....	1.60	0.58	93	2.10	0.61	95	1.69	0.66	91	2.23	0.51	96	3.63	0.54	99
90+ days past due and nonaccrual loans and leases .....	2.86	0.73	94	3.85	0.80	96	2.93	0.85	94	3.73	0.71	96	5.41	0.75	97
30–89 days past due restructured .....	0.11	0.01	93	0.18	0.01	97	0.18	0.01	96	0.34	0.01	98	0.33	0.02	98
90+ days past due restructured .....	0.22	0	97	0.28	0.01	98	0.25	0.01	98	0.28	0.01	97	0.29	0.01	97
Nonaccrual restructured .....	0.71	0.12	97	1	0.13	98	0.73	0.13	97	0.99	0.14	98	1.30	0.16	99
30–89 days past due loans held for sale .....	0	0	40	0	0	89	0.01	0	85	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	87	0.01	0	92	0.02	0	90	0	0	92	0	0	43
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0.18	0	97
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.73	0.27	90	0.97	0.37	90	1.26	0.40	93	1.80	0.43	95	1.54	0.44	94
90+ days past due assets .....	1.26	0.10	95	1.75	0.13	96	1.24	0.12	95	1.50	0.15	96	1.78	0.18	95
Nonaccrual assets .....	1.62	0.59	92	2.10	0.62	95	1.69	0.67	91	2.23	0.53	96	3.63	0.57	99
30+ days past due and nonaccrual assets .....	3.62	1.04	95	4.83	1.21	96	4.19	1.29	95	5.53	1.19	97	6.95	1.26	98
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	1.54	0.43	94	2.57	0.49	97	1.85	0.52	94	2.67	0.44	98	3.93	0.48	98
90+ days past due and nonaccrual assets + other real estate owned .....	1.86	0.46	95	3.25	0.52	98	2.29	0.55	96	3.48	0.48	98	5	0.52	98
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	3.17	0.52	98	5.34	0.56	99	3.91	0.60	99	6.04	0.53	99	8.12	0.60	99
Allowance for loan and lease losses .....	208.23	67.93	93	240.35	65.48	96	193.04	66.66	94	521.88	115.41	97	531.13	118.28	96
Equity capital + allowance for loan and lease losses .....	26.75	4.43	98	29.76	4.83	98	27.68	4.97	98	32.07	4.28	99	44.52	4.79	99
Tier 1 capital + allowance for loan and lease losses .....	27.77	5.28	97	31.94	5.98	97	29.76	6.05	97	35.58	5.65	96	49.28	6.16	98
Loans and leases + other real estate owned .....	5.89	0.88	97	7.92	0.92	99	6.17	0.97	98	8.34	0.85	99	11.01	0.96	99

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.71	0.24	91	0.93	0.39	88	1.32	0.39	93	1.76	0.38	96	1.35	0.42	94
	90+ days past due .....		2.14	0.12	95	3.05	0.15	96	2.06	0.16	94	2.39	0.16	96	2.66	0.22	96
	Nonaccrual.....		2.64	0.65	95	3.39	0.63	96	2.67	0.76	95	3.45	0.46	96	5.23	0.57	97
Commercial and industrial	30–89 days past due .....		0.16	0.17	58	0.49	0.23	84	0.05	0.23	15	0.04	0.31	12	0.09	0.30	19
	90+ days past due .....		0.01	0.02	61	0.06	0.03	76	0.04	0.03	71	0.43	0.05	94	0.40	0.05	94
	Nonaccrual.....		0.09	0.64	9	0.65	0.75	50	0.18	0.75	15	0.83	0.83	58	1.62	0.76	87
Individuals	30–89 days past due .....		1.38	0.55	90	1.57	0.58	93	2.33	0.83	95	3.32	0.83	96	3.29	0.84	96
	90+ days past due .....		0.14	0.07	78	0.16	0.13	73	0.07	0.14	53	0.24	0.17	73	0.24	0.16	73
	Nonaccrual.....		0.30	0.18	75	0.45	0.22	78	0.39	0.28	73	0.51	0.17	88	0.52	0.23	83
Depository institution loans	30–89 days past due .....			0			0.03			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.16	29		0.31			0	0.17	28		0.24			0.17
	90+ days past due .....		0	0	44		0.03			0	0	44		0			0
	Nonaccrual.....		0	0.69	24		0.80			0	0.49	24		0.67			0.75
Foreign governments	30–89 days past due .....			0.01			0			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.38	0.11	89	0.80	0.14	92	0.60	0.18	86	1	0.20	92	1.22	0.17	94
	90+ days past due .....		0	0.01	35	0.01	0.01	74	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.06	0.13	60	0.14	0.15	67	0.11	0.15	63	0.09	0.13	58	0.16	0.14	68

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.99	0.35	89	1.22	0.60	83	1.51	0.65	88	2.53	0.67	94	2.15	0.71	93
	90+ days past due .....	3.65	0.27	93	5.42	0.29	94	3.93	0.33	93	4.12	0.31	93	4.65	0.46	94
	Nonaccrual .....	3.66	0.82	96	4.15	0.84	95	3.48	0.89	95	4.04	0.73	95	4.67	0.86	97
Revolving	30–89 days past due .....	0.56	0.29	82	1.51	0.40	93	2.18	0.48	94	1.80	0.45	95	0.60	0.50	61
	90+ days past due .....	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual .....	12.22	1.05	98	17.09	1.27	97	13.11	1.13	98	7.37	1	96	13.95	1.17	98
Closed-end	30–89 days past due .....	0.99	0.36	89	1.22	0.61	82	1.51	0.65	87	2.53	0.70	94	2.16	0.75	93
	90+ days past due .....	3.66	0.29	92	5.44	0.33	94	3.94	0.38	92	4.14	0.35	93	4.68	0.53	93
	Nonaccrual .....	3.63	0.77	96	4.10	0.81	95	3.46	0.87	95	4.02	0.70	95	4.62	0.84	97
Junior lien	30–89 days past due .....	0	0.01	44	0.01	0.02	50	0.01	0.02	58	0.03	0.02	61	0.03	0.03	62
	90+ days past due .....	0.01	0	93	0.01	0	87	0.01	0	83	0.01	0	81	0.01	0	73
	Nonaccrual .....	0.06	0.04	71	0.09	0.05	75	0.07	0.04	72	0.09	0.04	78	0.13	0.06	79
Commercial real estate	30–89 days past due .....	0.16	0.14	65	0.35	0.23	73	0.69	0.26	88	0.16	0.18	53	0.09	0.17	32
	90+ days past due .....	0.69	0.01	98	0.12	0.02	92	0.14	0.02	92	0.20	0.03	94	0.18	0.03	91
	Nonaccrual .....	1.22	0.52	86	1.84	0.43	96	1.43	0.62	89	1.88	0.23	99	5.24	0.28	99
Construction and development	30–89 days past due .....	0.02	0.12	45	2.43	0.24	95	0.46	0.28	76	0	0.28	12	0.12	0.21	47
	90+ days past due .....	0.03	0.01	86	0.05	0.01	86	0	0.01	35	0	0.02	33	0.08	0.02	84
	Nonaccrual .....	3.31	0.36	92	5.20	0.25	98	5.90	0.41	95	8.35	0.20	99	15.95	0.19	99
1–4 family	30–89 days past due .....	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0.55	0.02	97	0.55	0.04	96	0.46	0.03	95	0.87	0.02	98	2.59	0.02	99
Other	30–89 days past due .....	0.02	0.07	56	2.43	0.17	95	0.46	0.22	81	0	0.20	15	0.12	0.13	64
	90+ days past due .....	0.03	0	92	0.05	0	92	0	0	40	0	0.01	35	0.08	0.02	86
	Nonaccrual .....	2.76	0.29	93	4.64	0.18	97	5.43	0.35	95	7.48	0.17	99	13.36	0.15	99
Multifamily	30–89 days past due .....	0	0.06	28	0.80	0.08	93	0	0.09	22	0.72	0.08	94	0	0.10	18
	90+ days past due .....	0.17	0	98	0	0	43	0.07	0	96	0.69	0	98	0.98	0.01	98
	Nonaccrual .....	0.60	0.14	87	0.83	0.08	98	0.55	0.11	92	0.86	0.05	98	1.85	0.08	99
Nonfarm non-residential	30–89 days past due .....	0.18	0.14	68	0.14	0.20	52	0.73	0.23	88	0.15	0.14	57	0.09	0.17	33
	90+ days past due .....	0.75	0.01	98	0.13	0.02	90	0.15	0.02	92	0.20	0.03	92	0.15	0.03	88
	Nonaccrual .....	1.12	0.66	78	1.56	0.55	93	1.13	0.80	69	1.54	0.28	98	4.97	0.30	99
Owner Occupied	30–89 days past due .....	0.15	0.04	87	0.04	0.07	47	0.38	0.07	96	0.07	0.07	57	0.08	0.09	47
	90+ days past due .....	0.57	0	98	0.10	0.01	96	0.09	0	97	0.13	0.01	95	0.07	0.01	89
	Nonaccrual .....	0.54	0.25	85	0.54	0.24	86	0.58	0.27	85	0.42	0.16	88	0.54	0.17	92
Other	30–89 days past due .....	0.03	0.09	43	0.10	0.11	66	0.35	0.14	82	0.08	0.07	68	0.02	0.07	35
	90+ days past due .....	0.18	0.01	97	0.03	0.01	85	0.06	0.01	88	0.06	0.01	87	0.08	0.01	92
	Nonaccrual .....	0.58	0.40	72	1.02	0.24	91	0.55	0.44	64	1.12	0.10	99	4.42	0.13	99
Farmland	30–89 days past due .....		0.11		0.31			0.11			0.23			0.25		
	90+ days past due .....		0		0.03			0			0.01			0.01		
	Nonaccrual .....		1.10		1.24			1.13			0.84			1.23		
Credit card	30–89 days past due .....	1.39	0.63	89	0.39	0.90	24	2.93	0.95	93	1.71	1.19	78	1.46	1.22	64
	90+ days past due .....	1.02	0.39	87	1.11	0.76	64	0.47	0.63	41	1.51	0.78	78	1.42	0.73	81
	Nonaccrual .....	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018											
<b>Common Equity Tier 1 Capital</b>																
Common stock plus related surplus .....	868,477	965,632	968,299	963,388	961,398											
Retained earnings .....	1,394,985	1,244,288	1,308,244	1,221,817	1,087,617											
Accumulated other comprehensive income (AOCI) .....	-14,978	53,270	55,455	6,764	-40,415											
Common equity tier 1 minority interest .....	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions .....	2,248,484	2,263,190	2,331,998	2,191,969	2,008,600											
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>																
Less: Goodwill, intangible assets, and deferred tax assets .....	188,070	203,383	223,498	227,318	256,135											
Accumulated other comprehensive income-related adjustments .....	-14,979	53,270	55,455	6,764	-40,415											
Other deductions from common equity tier 1 capital .....	0	0	0	0	0											
Subtotal: .....	2,075,393	2,006,537	2,053,045	1,957,887	1,792,880											
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0											
Common equity tier 1 capital .....	2,075,393	2,006,537	2,053,045	1,957,887	1,792,880											
<b>Additional Tier 1 Capital</b>																
Additional tier 1 capital instruments and related surplus .....	36,104	36,104	36,104	36,104	36,104											
Non-qualifying capital instruments .....	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0											
Additional tier 1 capital before deductions .....	36,104	36,104	36,104	36,104	36,104											
Less: Additional tier 1 capital deductions .....	0	0	0	0	0											
Additional tier 1 capital .....	36,104	36,104	36,104	36,104	36,104											
<b>Tier 1 Capital</b> .....	2,111,497	2,042,641	2,089,149	1,993,991	1,828,984											
<b>Tier 2 Capital</b>																
Tier 2 capital instruments and related surplus .....	178,250	178,626	178,250	178,626	178,626											
Non-qualifying capital instruments .....	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital .....	150,082	117,646	149,283	113,720	111,330											
Exited advanced approach eligible credit reserves .....																
Unrealized gains on AFS preferred stock classified as equity .....																
Tier 2 capital before deductions .....	328,332	296,272	327,533	292,346	289,956											
Exited advanced approach tier 2 capital before deductions .....																
Less: Tier 2 capital deductions .....	0	0	0	0	0											
Tier 2 capital .....	328,332	296,272	327,533	292,346	289,956											
Exited advanced approach tier 2 capital .....																
Total capital .....	2,439,829	2,338,913	2,416,682	2,286,337	2,118,940											
Exited advanced approach total capital .....																
<b>Total Assets for Capital Ratios</b>																
Average total consolidated assets, adjusted .....	20,273,043	13,611,392	18,782,289	12,571,975	12,154,230											
Less: Deductions from common equity tier 1 capital .....	188,070	203,382	223,498	227,318	256,135											
Less: Other deductions .....	0	0	0	0	0											
Total assets for leverage ratio .....	20,084,973	13,408,010	18,558,791	12,344,657	11,898,095											
Total risk-weighted assets .....	11,969,055	9,325,170	11,861,128	9,065,455	8,830,233											
Exited advanced approach total RWA .....																
<b>Capital Ratios</b>																
Common equity tier 1 capital, column A .....	17.34	12.66	90	21.52	11.98	97	17.31	12.35	91	21.60	12.11	96	20.30	12.09	95	
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45	
Tier 1 capital, column A .....	17.64	13.44	90	21.90	12.72	96	17.61	13.08	90	22	12.78	96	20.71	12.85	94	
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45	
Total capital, column A .....	20.38	15.42	93	25.08	14.77	97	20.37	15.23	91	25.22	14.36	96	24	14.45	95	
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45	
Tier 1 leverage .....	10.51	9.11	83	15.23	9.03	99	11.26	9.13	92	16.15	9.76	97	15.37	9.71	98	
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31		

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		7,456			5,963			9,364			10,186			8,429		25.04	54.98
Other insurance activities income .....		7,456			5,963			9,364			10,186			8,429		25.04	54.98
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		0			0			0			0			0			

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	1.72	0.37	87	1.81	0.39	86	1.29	0.41	82	1.51	0.47	84	1.34	0.47	83			
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	0	11.54	3	0	11.35	3	0	11.03	3	0	11.51	3	0	10.22	5			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	146,426	155,007	151,197	158,999	170,260
Real estate loans.....	135,277	143,340	139,756	149,960	160,131
Commercial and industrial loans .....	7,700	6,998	7,532	3,798	2,610
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	3,448	4,669	3,909	5,241	7,519
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	1	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	500	500	500	500	500
Total selected foreign assets .....	146,926	155,507	151,697	159,499	170,760
Total foreign deposits .....	201,562	225,786	198,396	222,889	223,378
Interest-bearing deposits .....	140,401	163,283	133,774	159,228	150,140
Non-interest-bearing deposits.....	61,161	62,503	64,622	63,661	73,238

## Analysis Ratios

	BHC	Peer # 1	Pct												
Yield: Foreign loans .....	5.47	0.64	92	6.48	0.93	93	6.31	0.87	93	5.70	1.25	90	4.80	1.17	87
Cost: Interest-bearing deposits.....	0.24	0.12	77	0.59	0.59	60	0.54	0.42	64	0.66	1.19	23	0.59	0.97	37

## Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans .....	0.26		0.13	5.29	28	0.08	5.18	14	0.12	27.03	28	3.70	27.29	75	
Commercial and industrial loans .....	1.03			0.59			0.64			0.29		2.68	1.53	80	
Foreign governments and institutions .....	0			0			0			0			0		

## Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases.....	-5.54	-1.19	46	-5.58	10.27	38	-4.91	-2.40	51	-6.61	22.48	36	-22.30	7.24	15
Total selected assets.....	-5.52	3.19	38	-5.56	5.10	38	-4.89	2.04	38	-6.59	12.40	38	-22.25	3.24	16
Deposits .....	-10.73	9.07	31	1.80	10.22	33	-10.99	3.46	30	-0.22	10.36	30	0.68	5	51

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,107,104	1,887,135	2,105,687	1,856,284	1,735,883	11.66	52.47
1–4 family residential loans .....		2,107,104	1,887,135	2,105,687	1,856,284	1,735,883	11.66	52.47
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		9.86	13.39	11.20	14.72	14.18		
1–4 family residential loans .....		9.86	13.39	11.20	14.72	14.18		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		39.62	42.42	40.55	44.06	45.75		
Home equity lines .....		0.08	0.10	0.08	0.14	0.16		
Credit card receivables.....		2.16	2.36	2.30	2.68	2.48		
Auto loans and other consumer loans.....		13.97	13.85	12.85	14.17	12.32		
Commercial and industrial loans .....		11.72	13	11.77	10.35	10.19		
All other loans and leases.....		32.45	28.27	32.45	28.59	29.09		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans .....								
All other loans and leases .....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	0
Home equity lines .....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....		0.01	0	0.01	0	0	0	0
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		13,992	79,583	20,568	22,956	30,924	-82.42	-54.07
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		13,992	79,583	20,568	22,956	30,924	-82.42	-54.07
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		114,714	230,067	205,915	86,644	94,412	-50.14	45.92
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets .....		114,714	230,067	205,915	86,644	94,412	-50.14	45.92
Total past due securitized assets.....		128,706	309,650	226,483	109,600	125,336	-58.44	17.99
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.66	4.22	0.98	1.24	1.78
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0.66	4.22	0.98	1.24	1.78
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	5.44	12.19	9.78	4.67	5.44
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	5.44	12.19	9.78	4.67	5.44
Total past due securitized assets percent of securitized assets .....	6.11	16.41	10.76	5.90	7.22
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.86	2.40	1.31	2.03	2.02
Home equity lines .....	0.56	1.51	2.18	1.80	0.60
Credit card receivables .....	1.39	0.39	2.93	1.71	1.46
Commercial and industrial loans .....	0.16	0.49	0.05	0.04	0.09
All other loans and leases .....	0.71	1	1.35	1.77	1.46
Total managed loans past due 30–89 days .....	0.72	1.52	1.22	1.70	1.58
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	4.36	8.10	6.12	4.35	4.95
Home equity lines .....	0	0	0	0	0
Credit card receivables .....	1.02	1.11	0.47	1.51	1.42
Commercial and industrial loans .....	0.01	0.06	0.04	0.43	0.40
All other loans and leases .....	0.35	0.06	0.08	0.09	0.09
Total managed loans past due 90+ days .....	1.91	3.50	2.53	2.04	2.38
<b>Total Past Due Managed Assets .....</b>	<b>2.64</b>	<b>5.01</b>	<b>3.75</b>	<b>3.74</b>	<b>3.96</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.16	0.23	0.17	0.42	0.43
Home equity lines .....	3.22	11.38	5.91	9.34	0
Credit card receivables .....	4.08	4.53	2.81	3.46	4.07
Commercial and industrial loans .....	-0.58	-0.03	0.02	0.35	0.61
All other loans and leases .....	0.30	0.53	0.38	0.98	1.30
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.22</b>	<b>0.43</b>	<b>0.31</b>	<b>0.75</b>	<b>0.90</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		35,129	26,888	52,707	42,243	37,784	30.65	12.74
Dividends .....		35,129	26,888	52,707	42,243	37,784	30.65	12.74
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		0	0	0	0	0		-100.00
Dividends .....		0	0	0	0	0		-100.00
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		35,129	26,888	52,707	42,243	37,784	30.65	-7.94
Securities gains (losses) .....		0	0	0	0	2		
Other operating income .....		101	396	604	516	2,714	-74.49	-97.68
Total operating income .....		35,230	27,284	53,311	42,759	40,500	29.12	-17.12
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		-100.00
Interest expense .....		0	0	0	0	0		
Other expenses .....		3,715	4,731	8,452	11,555	11,472	-21.48	-33.18
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		3,715	4,731	8,452	11,555	11,472	-21.48	-33.53
Income (loss) before taxes .....		31,515	22,553	44,859	31,204	29,028	39.74	-14.64
Applicable income taxes (credit) .....		1,788	1,223	2,429	2,752	0	46.20	
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		29,727	21,330	42,430	28,452	29,028	39.37	-19.48
Equity in undistributed income of subsidiaries .....		101,981	2,192	59,843	138,925	172,580	4552.42	1117.39
Bank subsidiaries .....		96,242	-2,492	53,166	131,710	167,200		630.16
Nonbank subsidiaries .....		5,739	4,684	6,677	7,215	5,380	22.52	
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		131,708	23,522	102,273	167,377	201,608	459.94	190.77
<b>Memoranda</b>								
Bank net income .....		131,371	24,396	105,873	173,953	204,984	438.49	196.29
Nonbank net income .....		5,739	4,684	6,677	7,215	5,380	22.52	161.34
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,325,452	97.06	2,346,208	97.59	2,396,963	97.31	2,362,182	2,179,655	-0.88	19.43
Common and preferred stock .....		2,325,452	97.06	2,346,208	97.59	2,396,963	97.31	2,362,182	2,179,655	-0.88	19.43
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		52,564	2.19	35,203	1.46	46,825	1.90	30,519	23,304	49.32	227.13
Common and preferred stock .....		52,564	2.19	35,203	1.46	46,825	1.90	30,519	23,304	49.32	227.13
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	-100.00
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		15,846	0.66	14,843	0.62	10,193	0.41	16,137	10,220	6.76	-42.76
Cash and due from unrelated depository institution .....		715	0.03	6,926	0.29	6,927	0.28	6,969	6,875	-89.68	-89.58
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		1,370	0.06	1,088	0.05	2,308	0.09	794	12,504	25.92	-75.07
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,395,947	100.00	2,404,268	100.00	2,463,216	100.00	2,416,601	2,232,558	-0.35	19.59
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		7,068	0.29	2,549	0.11	4,077	0.17	4,075	1,134	177.29	2122.64
Balance due to subsidiaries and related institutions .....		183,924	7.68	186,885	7.77	183,960	7.47	184,453	186,720	-1.58	-15.13
Total liabilities .....		190,992	7.97	189,434	7.88	188,037	7.63	188,528	187,854	0.82	-11.99
Equity Capital .....		2,204,955	92.03	2,214,834	92.12	2,275,179	92.37	2,228,073	2,044,704	-0.45	23.43
Perpetual preferred stock (income surplus) .....		36,104	1.51	36,104	1.50	36,104	1.47	36,104	36,104	0.00	0.00
Common stock .....		22,363	0.93	22,296	0.93	22,303	0.91	22,210	22,179	0.30	2.45
Common surplus .....		847,412	35.37	943,816	39.26	946,476	38.42	941,652	939,674	-10.21	-8.77
Retained earnings .....		1,315,352	54.90	1,159,828	48.24	1,215,321	49.34	1,221,817	1,087,617	13.41	67.94
Accumulated other comprehensive income .....		-14,978	-0.63	53,270	2.22	55,455	2.25	6,764	-40,415		
Other equity capital components .....		-1,298	-0.05	-480	-0.02	-480	-0.02	-474	-455		
Total liabilities and equity capital .....		2,395,947	100.00	2,404,268	100.00	2,463,216	100.00	2,416,601	2,232,558	-0.35	19.59
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		183,922	7.68	184,311	7.67	183,942	7.47	184,451	184,510	-0.21	-15.02
Notes payable to subsidiaries that issued TPS .....		178,250	7.44	178,626	7.43	178,250	7.24	178,626	178,626	-0.21	-15.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	11.61	12.64	49	2.12	4.33	21	4.59	7.29	21	7.75	9.68	20	10.69	10.40	53
Bank net income / Average equity investment in banks .....	11.16	12.37	43	2.08	4.55	20	4.49	7.45	21	7.63	10.51	14	9.93	11.19	41
Nonbank net income / Average equity investment in nonbanks .....	22.86	13.40	75	28.08	7.01	87	17.33	9.75	75	26.16	7.89	89	25.34	7.10	93
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	99.74	96.24	34	103.72	91.35	46	103.52	88.16	56	103.93	82.22	58	101.67	82.56	43
Nonbank net income / Parent net income .....	4.36	3.10	75	19.91	6.35	86	6.53	3.59	80	4.31	5.93	71	2.67	3.78	72
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	8.66	16.87	34	8.55	20.37	35	8.26	20.06	31	8.46	20.43	35	9.19	20.88	42
Total debt / Equity capital .....	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	8.08	13.82	37	8.06	16.78	36	7.83	16.67	33	8.02	16.36	42	8.74	17.10	44
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	107.85	103.07	77	107.52	103.11	77	107.41	102.81	76	107.39	103.22	74	107.74	103.10	75
Total investment in subs / Equity capital.....	107.85	108.26	66	107.52	110.49	60	107.41	110.16	61	107.39	111.07	59	107.74	112.48	59
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.66	0.25	76	3.54	0.67	91	1.65	0.47	88	0.98	0.36	78	0.78	0.35	73
Equity investment in subs – equity cap / Net income-div (X).....	0.87	0.83	64	250.12	3.93	98	3.02	1.82	80	1.23	1.22	58	0.82	1.22	50
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	94.70	138.64	31	93.73	143.95	28	93.10	136.59	22	90.14	177.68	16	199.89	162.34	71
Cash from ops + noncash items + op expense / Op expense + dividend .....	103.73	130.64	39	96.29	154.33	30	90.34	147.24	14	118.58	190.27	25	172.57	174.91	52
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	98.63	103.17	49	95.58	148.07	36	89.50	134.08	20	114.19	116.34	55	78.45	103.19	26
Pretax operating income + interest expense / Interest expense .....	1,479.01			2,733.67				2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,402.27	1,667.11	60	742.17	1,374.36	46	826.46	1,539.23	46	442.07	1,632.83	23	436.67	1,369.37	24
Dividends + interest from subsidiaries / Interest expense + dividends .....	110.90	153.06	41	115.95	169.52	43	113.48	150.43	38	127.33	210.80	26	411.01	188.90	93
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....	98.44	41.77	87	17.58	27.95	59	38.22	35.64	79	62.55	57.11	82	75.34	33.93	88
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.43	3.64	35	0.72	3.69	40	0.60	3.85	37	0.80	2.64	44	1.15	2.61	46
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.21			0.05			0.10			0.04			0.24	
Nonaccrual.....		0.96			0.97			1.03			0.54			6.54	
Total .....		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.26	1.79	61	0.25	2.90	60	0.27	2.66	60	0.22	5.62	53	0.18	5.50	47
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	106.56	78.46	75	108.72	73.92	80	109.47	81.10	80	116.61	57.84	87	31.67	57.26	25
Dividends declared / Net income .....	24.05	25.30	48	98.58	60.26	83	45.41	42.29	57	19.82	33.08	29	4.56	27.33	14
Net income – dividends / Average equity.....	8.82	9.64	52	0.03	1.15	30	2.50	4.14	29	6.21	6.46	46	10.21	7.33	84
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	110.90	139.49	47	115.95	166.94	48	113.48	132.17	44	127.33	178.13	37	411.01	157.73	92
Dividends from nonbank subsidiaries .....	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	110.90	193.08	36	115.95	205.70	38	113.48	174.85	30	127.33	260.40	24	411.01	215.26	87
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	26.74	36.56	39	110.21	82.59	70	49.78	60.28	44	24.28	66.55	16	18.43	60.71	13
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	26.74	38.35	38	110.21	98.26	65	49.78	62.88	43	24.28	69.36	14	18.43	63.43	12
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	54.17	18	0	52.25	20	0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	0	76.16	7	0	78.35	12	0	79.84	8	0	150.41	6	0	99.33	7
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.71	67.82	81	98.55	66.84	66	98.87	69.76	72	98.79	67.32	73	93.29	65.18	54
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.71	81.78	74	98.55	81.90	50	98.87	82.20	60	98.79	78.80	59	93.29	74.20	41
Dividends from nonbank subsidiaries .....	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.31			33.86			27.08			28.33			26.53	